CHEROKEE COUNTY

HOUSING WORK ELEMENT

STANDARD TITLE PAGE FOR TECHNICAL REPORTS	1. Report No.	2. Gov't. Accession No.	3. Recipient's Catalog No.
4. Title and Subtitle HOUSING WORK ELEMENT FOR CHEROKEE COUNTY, NORTH CAROLINA			5. Report Date May, 1974 6. Performing Organization Code
7. Author(s) Mike Brinkley, Community Planner			8. Performing Organization Rept. No.
9. Performing Organization Name and Address N.C. DEPT. NATURAL & ECONOMIC RESOURCES DIVISION OF COMMUNITY SERVICES P.O. BOX 27687 - RALEIGH, N.C. 27611			10. Project/Task/Work Unit No. 11. Contract/Grant No. CPA-NC-04-19-1055
12. Sponsoring Agency Name and Address Department of Housing and Urban Development 451 Seventh Street, S.W. Washington, D.C. 20410			13. Type of Report & Period Covered Final 14. Sponsoring Agency Code

15. Supplementary Notes Prepared for the Cherokee County Board of Commissioners by the Cherokee Planning Board

16. Abstracts

The existing housing stock, projected population change, family income distribution, and trends of the past housing market are related to the projected housing needs by various user groups.

17. Key Words and Document Analysis. (a). Descriptors

17b. Identifiers/Open-Ended Terms

substandard dwellings
housing characteristics
housing demand

17c. COSATI Field/Group

18. Distribution Statement	19. Security Class (This Report)	21. No. of Pages
	UNCLASSIFIED	56
	20. Security Class. (This Page)	22. Price
	UNCLASSIFIED	

Form CFSTI-35 (4-70)

HOUSING WORK ELEMENT

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The preparation of this report was financed in part through an urban planning grant from the Department of Housing and Urban Development under the provisions of Section 701 of the Housing Act of 1954, as amended.

HOUSING WORK ELEMENT

FOR

CHEROKEE COUNTY

May, 1974

Preface

In 1968, an Initial Housing Element adopted by the State Planning Division contained the recommendation that the General Assembly adopt as an official goal of the State: "the achievement by the year 1980 of a decent safe and sanitary home in an adequate and healthful environment for every North Carolinian." Reports have been done to assist regional governments in understanding the extent of the housing problem. It is our hope that through this report local governments in Cherokee County will be more prepared to deal with the demands of future housing needs.

This report attempts to identify the number of substandard housing units, the number of poorly housed families, and the number of housing units that will be needed by 1980. Also, this report will attempt to outline problems associated with present and future housing needs. Finally, it is the intention of this report to explore the housing situation in Cherokee County, and from this understanding attempt to define and isolate problems obstructing the goal of a decent, safe and sanitary home for all Cherokee County citizenry.

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INTRODUCTION

Cherokee County is located in the southwestern corner of the State of North Carolina, bordering Georgia to the south and Tennessee to the north and west. Cherokee County neighbors Graham County on the north, and Macon and Clay Counties on the east. The County lies approximately 100 miles southwest of Asheville, 80 miles northeast of Chattanooga, Tennessee, and 125 miles north of Atlanta, Georgia. Murphy is the County seat.

Cherokee County contains 456 square miles, or 290,560 acres and is characterized by mountain ranges and valleys. The highest points are Grassy Top and Weatherman Bald (both at approximately 5,000 feet), and the lowest point is at Old Appalachia (approximately 1,300 feet).

According to the 1970 Census, Cherokee County has a population of 16,330. Because of the topography of the County, most of the population and development has been concentrated between Andrews and Murphy, in Peachtree, and in the area along and south of U. S. 64 between Murphy and the Tennessee state line. There is little level land and poor access to the lands in the northwestern and north central portions of the County.

Manufacturing provides employment for 2,293 persons in Cherokee County or 41 percent of the total County employment.[1] Textile manufacturing is the major employer. Agriculture, forestry, and mining account for 7 percent of the total employed persons.

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[1] North Carolina State Government Statistical Abstract, Statistical Services Section, Office of State Budget, Department of Administration, Second Edition, 1973, Raleigh, N. C.

In Cherokee County, public and quasi-public ownership of land and water areas is a significant factor influencing development. Of the 290,560 acres in Cherokee County, approximately 75,000 acres (26 percent) are controlled by the United States Forest Service, 8,000 acres (3 percent) by the Tennessee Valley Authority, and 5,500 acres (2 percent) by the Eastern Band of Cherokee Indians.

Cherokee County is divided into six townships and has two incorporated towns: Andrews and Murphy. In 1970, 21.22 percent of the County's population maintained their residence and 21.47 percent of the County's housing units were located within the municipal limits of these two towns.[1] These units include both mobile homes and public housing units.

In 1970, 78.78 percent of the County's population maintained their residence and 78.53 percent of the County's housing units were located outside municipal boundaries. Approximately 30 percent of the total housing units within Cherokee County were appraised by the survey team to be substandard (7.56 percent dilapidated and 22.80 percent were deteriorated units).[2] The survey team found that 18.93 percent of all housing units within the County are mobile home dwellings. Mobile homes were not counted as being "standard" or "substandard" because of their unique characteristics. For example: normally a "standard" housing unit would be expected to have a permanent foundation and most mobile homes are not placed on permanent foundations. According to the 1970 Census, 23.67 percent of all housing units lack some or all plumbing facilities, and 10.18 percent of all housing units are supporting overcrowded conditions.

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[1] Based upon a housing survey done by the State Division of Community Services in February, 1974.

[2] Ibid.

It is hoped that this report will provide some information which can be used to improve both the living conditions and living environment of the citizenry of Cherokee County; to ensure that all families, regardless of income, living within the County are provided a safe, healthful, and decent dwelling in which to live.

II

THE SURVEY

The exterior structural conditions in Cherokee County were surveyed by the Division of Community Services between November, 1973 and February, 1974. All structures were rated: 1) those within municipal boundaries, and 2) those outside municipal boundaries. Each housing unit was surveyed and classified according to its external structural condition.

The three classifications used were:

(1) Sound. Structures which have no defects or only slight defects which may be correctable during regular maintenance, also referred to as "standard."

(2) Deteriorated. Structures having defects which require major or semi-major repair to prevent further deterioration.

(3) Dilapidated. Structures which are unfit and unsafe for human occupancy. Such housing has one or more critical defects which are beyond economical repair.

As used in this report, the term "substandard" encompasses housing of both dilapidated and deteriorated condition. It should be noted that there is a fine line of distinction between a severely deteriorated dwelling and a dilapidated dwelling; consequently, the significance of substandard dwelling units may actually be overstated in this report. This point might be more realistically stated by saying that 30 to 40 percent of the "deteriorated" homes in 1974 will have declined to a "dilapidated" home by 1978 if measures are not undertaken to minimize the deterioration.

III

THE SUPPLY OF HOUSING IN CHEROKEE COUNTY

Housing supply refers to the number of units existing, whether occupied or vacant, in a given area at a given time.

Adequacy of a local housing supply is determined by an evaluation of the housing quality, tenure, condition, persons per room, unit size, cost and economic environment of the area.

Quality of Housing

One of the most important characteristics of the supply of housing is the quality of the unit. Of primary concern is substandard housing, and keeping good housing from deteriorating prematurely. In order to determine the extent to which substandard housing is a problem in Cherokee County, it is necessary to determine the number of deteriorated and dilapidated houses and to define the most important spatial relationships involved.

Within Cherokee County, approximately 30 percent of the total residential structures are rated as both deteriorated and dilapidated; 7.56 percent are dilapidated and 22.80 percent are deteriorated. Table 1 indicates the total number and the percentage distribution by condition of residential structures in both of the municipalities, in the townships and within the County aggregately. The distribution of mobile homes within the County can also be seen on Table 1.

As can be seen from Table 1, there are 472 dilapidated structures (7.56 percent), 1,422 deteriorated structures (22.80 percent), 1,181 mobile homes (18.93 percent) and 3,161 structurally sound units (50.68 percent) within Cherokee County. Valleytown Township has the most dilapidated

TABLE 1

ESTIMATED NUMBER OF HOUSING UNITS, 1974
CHEROKEE COUNTY

Location	Standard Units	% of Total	Deteriorated Units	% of Total	Dilapidated Units	% of Total	Mobile Home Units	% of Total	Total Units
Beaver Dam Twp.	67	29%	83	36%	43	19%	37	16%	230
Hot House Twp.	175	55%	75	23%	21	7%	49	15%	320
Notla Twp.	282	50%	132	23.5%	58	10%	92	16.5%	564
Shoal Creek Twp.	[a]305	49%	149	24%	50	8%	122	19%	626
Valleytown Twp.	697	49%	321	22%	127	9%	283	20%	1428
Andrews	277	49%	119	21%	26	5%	144	25%	566
Subtotal	[b]974	49%	440	22%	153	8%	427	21%	1994
Murphy Twp.	892	52%	367	21%	95	5%	375	22%	1729
Murphy	466	60%	176	23%	52	7%	79	10%	773
Subtotal	[b]1358	54%	543	22%	147	6%	454	18%	2502
TOTAL UNITS	3161	50.68%	1422	22.80%	472	7.56%	1181	18.93%	6236

Source: N. C. Division of Community Services, Field Survey (February, 1974).

[a] Total includes condominium units.

[b] Totals include public housing units.

units (153), but Beaverdam Township has the highest percentage of dilapidated structures (19 percent). Beaverdam Township also has the highest percentage of deteriorated structures (36 percent) and, conversely, has the lowest percentage of structurally sound units (29 percent). Andrews has the lowest percentage of dilapidated dwellings (5 percent) and Murphy has the highest percentage of structurally sound units (60 percent).

Housing becomes substandard for many reasons. Poor original construction and lack of proper maintenance are two major factors. However, much more is involved than just poor construction and maintenance. Substandard dwellings are a problem in and of themselves, but more than this, they are symptoms of a much broader problem. The environment in which housing is located is vital to its existence. Such factors as incompatible land use, lack of community facilities, land speculation, poor subdivision development, and inadequate family income lead to deterioration.

Map 1 shows the areas within Cherokee County and outside municipal boundaries that are characterized by concentrations of deteriorated and dilapidated housing. In order to qualify, the delineated areas on Map 1 had to contain approximately 10 houses. Each area contains a minimum of 25 percent dilapidated structures and approximately 70 percent of all structures are deteriorated and dilapidated structures. It should be noted that not every structure within an area delineated on Map 1 is in substandard condition.

Tenure

Tenure refers to the rental or owner occupancy of housing units. In 1970, 67 percent of the housing units in Cherokee County were occupied by owners; 22 percent were rental housing (Table 2). Nationwide, home

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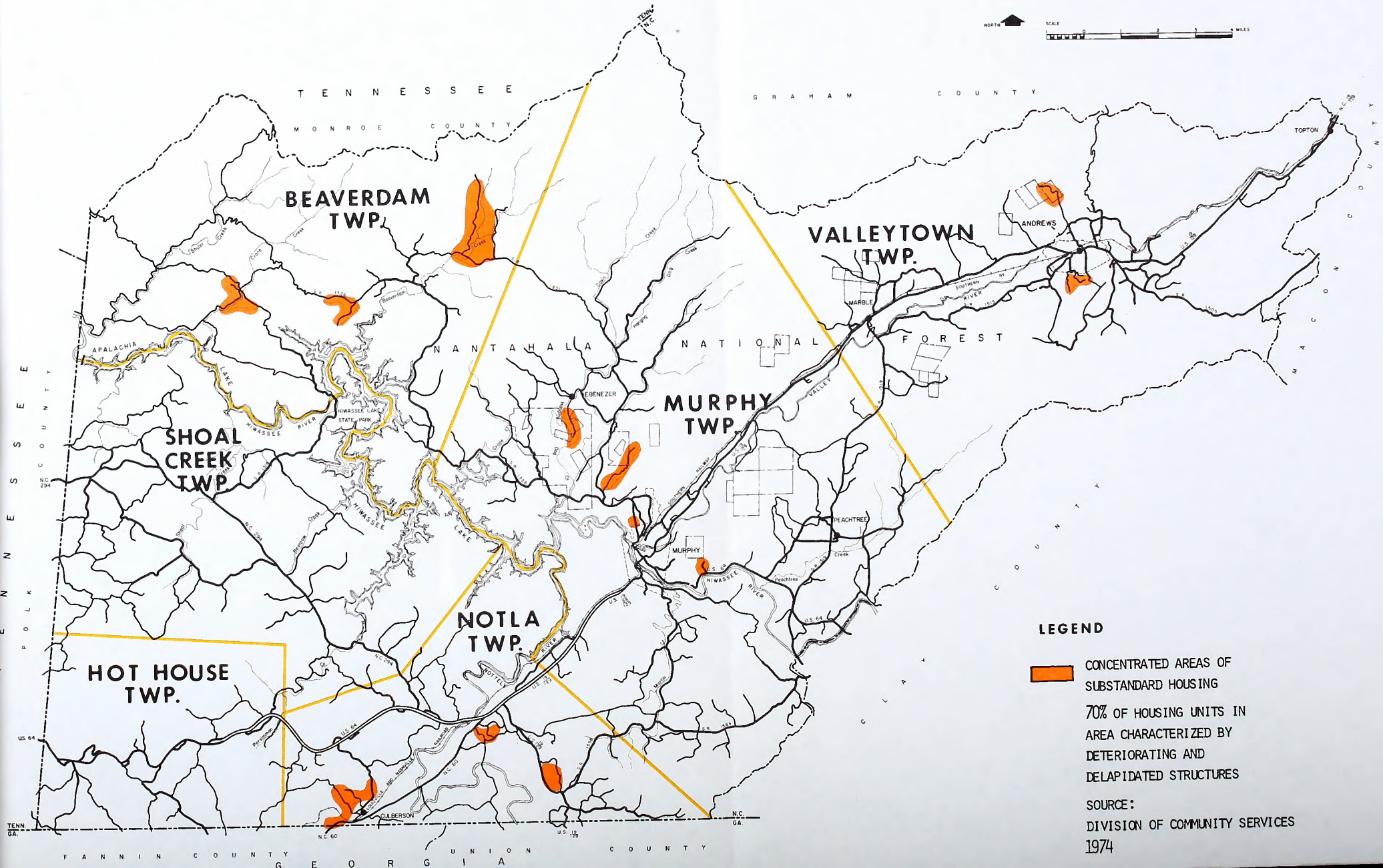

LEGEND

CONCENTRATED AREAS OF SUBSTANDARD HOUSING

70% OF HOUSING UNITS IN AREA CHARACTERIZED BY DETERIORATING AND DELAPIDATED STRUCTURES

SOURCE:
DIVISION OF COMMUNITY SERVICES
1974

TABLE 2

ESTIMATED CURRENT HOUSING UNITS BY
RACE AND TENURE OF OCCUPANCY
CHEROKEE COUNTY, 1970

Housing Units	Number of Units		% of Total
Owner Occupied Units			
White	3,826		
Negro	65		
Other Occupied	4		
Subtotal		3,895	67%
Renter Occupied Units			
White	1,259		
Negro	29		
Other Occupied	12		
Subtotal		1,300	22%
Vacant Year-Round		634	11%
Total Year-Round Housing Units		5,829	

Source: U. S. Bureau of the Census, U. S. Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

ownership is generally most common among white households and renting is most common among non-white households. In 1970, more Cherokee County non-whites owned their home than were renting homes; 63 percent of all non-white housing units in Cherokee County were occupied by owners, in contrast to the national norm.

Table 3 shows home ownership in Cherokee County. Between 1950 and 1970, the number and percentage of owner occupied housing units has increased. Nationwide, 55 percent of all the housing units were owner occupied in 1950 and 62 percent in 1960. Cherokee County had a higher percentage than the national average as might be expected because home ownership is usually more prevalent outside metropolitan areas than inside them.

Generally, the number of occupied units, over the years has increased more rapidly than the population. This is true for Cherokee County as well; the number of owner occupied housing units increased 27 percent between 1960 and 1970 whereas the population actually decreased by .03 percent. This phenomenon is attributable to a number of factors; the most prevalent being: 1) a rise in the number of individuals who maintain their own households, 2) fewer married couples sharing living quarters with others, and 3) a decline in the death rate.

Crowding

The number of persons per room provides a measure of the utilization of housing. Units with more than one person per room are considered crowded. It is generally accepted that 1.51 or more persons per room represents severe crowding.

Approximately 2.07 percent of the housing units in Cherokee County were classified as severely overcrowded in 1970; approximately 9.27 percent

TABLE 3

HOME OWNERSHIP
CHEROKEE COUNTY, 1970

Year	Owner Occupied Units	% of Total	Rental Units	% of Total
1950	2,903	67%	1,407	33%
1960	3,080	71%	1,275	29%
1970	3,895	75%	1,300	25%

Source: U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

Bureau of Census, 1960.

Bureau of Census, 1950.

in 1960 and 15.15 percent in 1950. In 1970, a total of 529 housing units (10.18 percent) had an occupancy rate of over 1.01 persons per room. This compared with 9.96 percent for the State as a whole.[1]

Overcrowding is an important criterion of substandard housing conditions. The factor of overcrowding is related to family income. In 1970, the average mean family income for the seven counties included in Region A was $6,595; the average for Cherokee County was $6,657, and the State average was $8,872.

The "overcrowding" factor has not been as important during recent years as it was in 1950 due to several factors, such as: 1) relatively high volume of construction, 2) rising family incomes, 3) general higher level of prosperity, and 4) reduced family size.

The ill effects of overcrowding have long been established; however, the psychological effects related to such an environment are not nearly so well documented nor understood. It appears that these effects may be far more detrimental to the individual than those of a physical nature. A perception of one's self that leads to pessimism and passivity; stress to which the individual cannot adapt; poor health and a state of dissatisfaction; cynicism about people and organizations; difficulty in household management and child rearing; and external relationships rather than deep internal or family relationships are examples of some of the maladjustments related to overcrowded conditions within the home.

Unit Size

The importance of size of conventional houses or multi-family dwellings lies primarily in its use as a measure of the adequacy of dwelling units

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[1] U. S. Bureau of the Census, Census of Housing - 1970, Detailed Housing Characteristics, North Carolina.

to satisfy the requirements of families of various sizes and composition and as a basis for projecting future unit size requirements in an area.

In 1970, the median number of rooms in all housing units was 4.9, a small increase in size from 1960 (4.7 rooms per unit). Table 4 gives a breakdown by the number of dwelling units of various sizes. As might be expected, owner occupied housing units (5.1 rooms per unit) are larger than rental units (4.3 rooms per unit). The average unit size for Cherokee County compares favorably with the Region A average.[1]

Value and Rent

The median value of owner occupied housing units within Cherokee County in 1970 was $9,000. Approximately 22 percent of the owner occupied housing units were in the low-value bracket of less than $5,000 and 8 percent were in the high-value brackets of $25,000 or more (Table 5).

The median monthly contract rent (the monthly rent agreed to regardless of any furnishings, utilities or services that may be included) in 1970 was $44. Approximately 22 percent of the renter-occupied housing units were in the low-rent bracket of less than $30 and 21 percent were in the "no cash rent" bracket. Generally, rentals in this group are on housing units of poor condition.

The value of housing has been increasing significantly in recent years. In 1950, the median value of owner occupied housing units was $2,164 and $5,000 in 1960. Part of this increase in value has been caused by higher construction costs and inflation.

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[1] U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

TABLE 4

HOUSING UNIT SIZE
CHEROKEE COUNTY, 1970

Rooms	Number of Units	% of Total
1 Room	54	1%
2 Rooms	91	2%
3 Rooms	466	8%
4 Rooms	1,481	25%
5 Rooms	1,986	34%
6 Rooms	1,091	19%
7 Rooms	434	7%
8 Rooms or more	226	4%
Median, all occupied units	4.9 rooms/unit	

Source: U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

TABLE 5

BREAKDOWN OF CURRENT
HOUSEHOLDS BY VALUE AND RENT
CHEROKEE COUNTY, 1970

	Number of Units	% of Total
Owner Occupied		
Value		
Less than $ 5,000	454	22%
$ 5,000 to $ 9,999	675	33%
$10,000 to $14,999	385	19%
$15,000 to $19,999	253	12%
$20,000 to $24,999	124	6%
$25,000 to $34,999	138	7%
$35,000 or more	33	2%
Median $9,000		
Renter Occupied		
Contract Rent		
Less than $30	203	22%
$30 to $39	108	12%
$40 to $59	256	27%
$60 to $79	103	11%
$80 to $99	38	4%
$100 to $149	23	2%
$150 to more	17	1%
No Cash Rent	193	21%
Median $44		

Source: U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

The median value of all owner occupied housing units in the State was $13,000 in 1970; $10,014 for Region A and $9,000 for Cherokee County.[1]

Mobile Homes

In recent years, the mobile home industry has become the fastest growing segment of the housing market; mobile homes are able to provide new housing for lower- and moderate-income families. In recent years, mobile home units have comprised 90 percent of all new housing unit construction under $15,000 and 78 percent of all those under $25,000.[2]

The growth of the mobile home as a permanent housing unit has grown significantly in North Carolina. In 1960, mobile homes accounted for 1.5 percent of the year-round stock in the State and accounted for less than 1 percent in Cherokee County.[3] By 1970, the percentage of mobile homes in the State had risen to 6.08 percent, and the mobile home inventory in Cherokee County had risen to 9.96 percent.

Table 6 shows the utilization of mobile homes in the State, Region A, and Cherokee County in 1970. Table 1 shows the number and percentage of mobile home units within Cherokee County in 1974: 1,181 units or 18.93 percent of the total housing inventory. Comparing Table 1 with Table 6, one finds that the number of mobile home units in the County increased by 600 units (103 percent) from the time the Census was taken until the 1974 survey.

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[1] U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

[2] Sumba, Howard J. and Michael A. Stegman, The Housing Outlook in North Carolina: Projections to 1980, State Planning Division, Department of Administration, Raleigh, N. C., 1972.

[3] U. S. Bureau of the Census, Census of Housing: 1960 Housing Characteristics, North Carolina.

TABLE 6

UTILIZATION OF MOBILE HOMES IN
THE STATE, REGION A, AND CHEROKEE COUNTY
1970

	Number of Mobile Home Units	Mobile Home Units As A Percent of Total Inventory
NORTH CAROLINA	98,474	6.08%
REGION A	3,173	7.86%
Cherokee County	581	9.96%
Clay County	185	9.64%
Graham County	193	8.51%
Haywood County	836	5.79%
Jackson County	746	11.19%
Macon County	423	6.62%
Swain County	209	7.35%

Source: U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

By 1980, approximately 1,760 mobile homes are expected to be used as housing units in Cherokee County (see Table 7).

If properly inspected as required by the North Carolina General Statutes and regulated in regard to lot size, foundation, water and sewer, mobile homes can provide a safe and decent place to live which can be obtained at a lower cost than conventional housing. Mobile homes not only supply housing for the low- to moderate-income family; but, they also provide the opportunity for home ownership to many who otherwise would have to rent.

TABLE 7

UTILIZATION OF MOBILE HOMES IN CHEROKEE COUNTY

	1970[b]	1974[a]	Estimated 1980[a]
NUMBER OF MOBILE HOME UNITS	581	1181	1760
MOBILE HOME UNITS AS A PERCENTAGE OF TOTAL INVENTORY	9.96%	18.93%	25.22%

Sources: [a]Division of Community Services.

[b]U. S. Bureau of the Census, Census of Housing: 1970, Detailed Housing Characteristics, North Carolina.

IV

DEMAND FOR HOUSING IN CHEROKEE COUNTY

The concept of demand for future housing units implies the willingness and ability of households to pay for housing desired, that is, what people are likely to do within the framework of present and changing incomes, tastes, prices, rents, construction costs, mortgage terms, and inflation. Housing market demand is considered to be made up of three distinct components:

(1) Households. This component of housing market demand includes the housing units needed to accommodate households newly formed, or who leave units in which more than one family unit resided or who come to the housing market area from other places.

(2) Replacement. In estimating housing market demand, it may be assumed that each unit withdrawn from the market will be replaced at some point during the projection period, though not necessarily at the same rent or price level.

(3) Vacancies. The overall rate must be considered in the estimation of housing market potential. Estimates of vacant units are developed for the study projection period, based on population and household projections and past experience and future trends in construction.

The total of these segments of demand is the number of units which must be built over the projection period in order to satisfy the housing requirements of the population as of the end of that period.

Population and Household Growth

Since 1940, Cherokee County has suffered a decrease in population (see Table 8). The population is expected to increase slightly to 16,786 by 1980. Table 9 indicates the number of households formed since 1960 and the estimated number that will exist in 1980. The number of households has increased significantly since 1960 and is expected to increase again by 1980. This indicates a trend toward the formation of smaller households. It also creates a need for additional housing units.

The number of persons per household has been steadily decreasing. It is expected that there will be approximately 2.68 persons per household by 1980. As shown in Table 9, there will be an expected 6,224 households in Cherokee County by the end of the decade.

TABLE 8

POPULATION
CHEROKEE COUNTY, 1940-1980

YEAR	TOTAL POPULATION	PERCENT CHANGE
1940	18,813	
1950	18,294	-2.75%
1960	16,335	-10.70%
1970	16,330	-
1980[a]	16,786	2.79%

Source: U. S. Bureau of the Census, Number of Inhabitants, 1970, North Carolina
U. S. Census of Population, 1960, 1950.

[a] Estimated by the Division of Community Services.

Income and Employment

In 1972, employment in Cherokee County totaled 6,870 persons; 380 persons were unemployed (see Table 10). Table 11 shows family income

TABLE 9

HOUSEHOLD GROWTH AND
PERSONS PER HOUSEHOLD
CHEROKEE COUNTY, 1960-1980

Year	Number of Households	% Change	Persons Per Household Cherokee Co.	State	Region A
1960	4,355	[a]20.60%	3.72	3.66	3.63
1970	5,195	19.28%	3.14	3.24	3.13
1980	[b]6,224	[b]19.80%	[b]2.68		

Source: U. S. Bureau of the Census, General Population Characteristics, 1970, North Carolina.

U. S. Census of Population: 1960, General Population Characteristics, North Carolina.

[a] approximated between 1960-1970; from The Housing Outlook in North Carolina: Projections to 1980.

[b] estimated by Division of Community Services.

TABLE 10

EMPLOYMENT
CHEROKEE COUNTY, 1962-1971

Year	Total Employment	Unemployment	Rate of Unemployment	Average Weekly Earnings Per Worker
1962	3,920	930	19.2%	N/A
1963	3,950	700	15.1%	$57.39
1964	4,290	640	13.0%	$61.90
1965	5,050	540	9.7%	$61.32
1966	5,870	400	6.4%	$65.72
1967	6,010	560	8.5%	$70.40
1968	6,830	380	5.3%	$76.09
1969	7,120	360	4.8%	$78.62
1970	6,670	490	6.8%*	$82.73
1971	6,590	490	6.9%	$86.92
*1972	6,870	380	5.2%	N/A

Source: N. C. Department of Administration, Profile of North Carolina Counties (1st edition, August, 1970; 2nd edition, January, 1973).

*adjustments made in definition - not directly comparable to preceding years.

TABLE 11

FAMILY INCOME
CHEROKEE COUNTY, 1969

Family Income	Number of Families by Family Income	Percent in Each Family Income Bracket
Less than $ 1,000	194	4.44%
$ 1,000 to $ 1,999	425	9.74%
$ 2,000 to $ 2,999	404	9.26%
$ 3,000 to $ 3,999	452	10.36%
$ 4,000 to $ 4,999	415	9.51%
$ 5,000 to $ 5,999	441	10.11%
$ 6,000 to $ 6,999	413	9.46%
$ 7,000 to $ 7,999	262	6.00%
$ 8,000 to $ 8,999	287	6.57%
$ 9,000 to $ 9,999	263	6.02%
$10,000 to $11,999	336	7.70%
$12,000 to $14,999	249	5.70%
$15,000 to $24,999	170	3.89%
$25,000 to $49,999	41	.93%
$50,000 or more	10	.22%
Mean Family Income $6,657		

Source: U. S. Bureau of the Census, General Social and Economic Characteristics, 1970, North Carolina.

in Cherokee County; a breakdown of family income into different income levels is given. As might be expected, income and employment has a direct relationship to quality for housing. From Tables 10 and 11, one can see that the total employment for Cherokee County has been rising in recent years; both the total unemployed and the rate of unemployment has been decreasing in recent years. The average weekly earnings per worker has been rising and the mean family income was $6,657 in 1969.

The County mean family income compares favorably with the Region A average ($6,595), but unfavorably with the State average ($8,872).[1] It has been estimated that the mean family income for Cherokee County in 1980 will be $6,709.[2]

Housing Demand

The quantity and quality of housing which will be demanded according to tenure by the households in Cherokee County at the end of the study period is shown in Tables 12 and 13.

By comparing Tables 12 and 13 with Table 5, one can see the change in values and rents that is expected between 1970 and 1980. By 1980 we expect to find fewer houses renting for less than $30 (1970 dollars) than existed in 1970; we also expect to find an increase in the number of houses renting for more than $100. These changes can be explained by the expected increase in family incomes, the continuation of public assistance in housing, and the increase in the number of home owners through

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[1] Sumba, Howard J. and Michael A. Stegman, The Housing Outlook in North Carolina: Projections to 1980 (June, 1972).

[2] Estimated by the Division of Community Services.

TABLE 12

ESTIMATED 1980 RENTER HOUSEHOLDS WITH ADEQUATE INCOMES BY MONTHLY SHELTER COST AND NUMBER OF PERSONS (RENTER DEMAND) CHEROKEE COUNTY

Household Size	MONTHLY COST (1970 Dollars) Less than 30	30-49	50-69	70-89	90-119	120-149	150+	Total
1	98	98	19	10	2	0	0	227
2	12	131	196	78	3	2	2	424
3	0	5	83	57	12	5	2	164
4	0	0	34	46	11	7	3	101
5	0	0	2	19	6	6	2	35
6	0	0	0	2	2	2	1	7
TOTAL	110	234	334	212	36	22	10	958

Source: Calculated from: Sumba, Howard J. and Michael A. Stegman, The Housing Outlook in North Carolina: Projections to 1980 (June, 1972).

TABLE 13

ESTIMATED 1980 OWNER HOUSEHOLDS WITH ADEQUATE INCOMES BY HOUSING VALUE AND NUMBER OF PERSONS (OWNER DEMAND)

CHEROKEE COUNTY
HOUSING VALUE
(1970 Dollars)

Household Size	Less than $5000	5000-7999	8000-10999	11000-14999	15000-19999	20000-24999	25000+	Total
1	146	67	102	52	18	5	11	401
2	105	143	295	257	103	39	99	1041
3	27	55	115	197	191	62	106	753
4	0	23	89	198	106	82	82	580
5	0	3	38	120	21	61	30	273
6	0	0	5	34	5	17	16	77
TOTAL	278	291	644	858	444	266	344	3125

Source: Calculated from: Sumba, Howard J. and Michael A. Stegman, The Housing Outlook in North Carolina: Projections to 1980 (June, 1972).

purchases of mobile homes. It is expected that there will be a slight shift upward in the value of owner-occupied structures with the middle values remaining the most significant.

Housing Need

An estimate of housing need is designed to indicate the housing requirements of families, based on a minimum standard, without regard to the price of dwellings.

Housing need is a result of the following factors: (1) the number of substandard units; (2) the number of households living in crowded conditions; and (3) the number of households paying an excessive proportion of income for housing.

The great majority of households falling within this category are low- and moderate-income, elderly and minority group household groups which generally experience specific financial problems. Table 14 summarizes the need projections for 1980.

From Table 14, one can see that approximately 2,120 households will still have inadequate incomes; households that would have incomes that could qualify these households within some public housing limits.

Total Housing Requirements

The combined number of units arising from demand and need factors constitute the total housing requirements for a given period. The gross housing demand is shown in Table 15.

Taken into consideration are removal of dilapidated structures and removal of units from the market by choice, or natural causes, and an allowance for vacancies as well as demand and need factors. Of primary

TABLE 14

ESTIMATED 1980 HOUSEHOLDS WITH INADEQUATE INCOMES BY MAXIMUM MONTHLY SHELTER COST AND NUMBER OF PERSONS (HOUSING NEED) CHEROKEE COUNTY

Household Size	MONTHLY COST (1970 dollars) Less than 30	30-49	50-69	70-89	90-119	120-149	150+	Total
1	227	9	0	0	0	0	0	236
2	291	275	0	0	0	0	0	566
3	110	163	35	34	0	0	0	342
4	54	111	55	60	4	0	0	284
5	31	59	46	72	25	0	0	233
6	77	126	83	124	45	4	0	459
TOTAL	790	743	219	290	74	4	0	2,120

Source: Calculated from: Sumba, Howard J. and Michael A. Stegman, The Housing Outlook in North Carolina: Projections to 1980 (June, 1972).

TABLE 15

GROSS HOUSING DEMAND
ESTIMATED
CHEROKEE COUNTY, 1980

Total Available Housing Units (February, 1974)			6,236
Currently Dilapidated Units	472		
Additional Loss by 1980	569		
End of Period Standard Unit		1,041	
Vacancy Requirement		212	-1,253
Carry-over from Existing Stock Remaining			4,983
Projected Housing Unit Requirements, 1980			6,224
Required New Units			1,241

Source: Division of Community Services.

interest are the 1,241 additional units which will be required to meet the gross housing demand in 1980. It is expected that mobile homes will be used extensively in meeting this projected demand. Of special concern is the housing availability for an estimated 2,120 Cherokee County households with incomes projected below the present public housing limits.

V

FACTORS INHIBITING OPERATION OF THE HOUSING MARKET

Obviously, every household has not been able to obtain a decent dwelling in which to live. A great many factors interfere with free operation of the housing market, in addition to the obvious ones, and thereby contribute to housing problems, particularly for low- and moderate-income households.

Restrictive Building and Housing Codes

Building codes may hamper efforts toward innovation in housing construction methods and materials, and thus contribute to the continuing housing shortage and increasing construction costs. Housing codes which are enforced without provision of adequate subsidies to aid low-income families while progressive in their intent are regressive in their effect. By the same token, these can be two of the best methods by which a community can assure good quality new construction and properly maintained dwellings. However, if these two instruments are to be used as tools for building a better community, continuous evaluation and updating must be conducted.

Presently, the State Building Code has not been adopted by Cherokee County, although all mobile homes built or sold within North Carolina have to meet certain building and construction criteria. It is quite possible that by the end of this decade all North Carolina counties may be required to adopt and enforce the State Building Code thereby generally improving both the quality and safety of housing structures in Cherokee County.

Zoning Enforcement

Zoning has long been recognized as a powerful tool for the protection of residential neighborhoods and the creation of harmonious well-planned

communities. A family's home deserves no less protection because it is valued at $3,500 than it does if it is valued at $30,000; generally the $3,500 home needs more protection than the more expensive one because deed restrictions and other similar covenants are often used to protect and insure the higher value. Presently, Cherokee County has not adopted any zoning ordinance; if and when they choose to do so, the County may zone the entire County or only portions of it (with provisions).

Obstructions Within the Tax Structure

The present burden of the property tax falls most heavily on lower income groups. In addition, the property tax, in effect, penalizes the property owners for maintaining or improving their property. It is recognized that local governments need funds to finance their activities, but heavy taxation of housing runs counter to the goal of upgrading the communities' housing.

Failure of the Filtering Process

Though filtering is commonly regarded as a means for families to upgrade their accommodations without increasing the proportion of income spent for housing, this is seldom the case.

The National Commission on Urban Problems made the following analysis of this problem:

> Misconceptions frequently obscure the problem of supplying decent housing, such as the notion that housing low-income families will take care of itself by the trickle-down or filter-down principle. This has it that as people move up the economic ladder, they leave behind them dwelling units which people moving up the ladder behind them can occupy. At the end of that chain of transferring residences, the poor in theory are provided with an inventory of available, lowest cost housing. Undeniably, the trickle-down theory does work for part of the population, but it falls short of supplying enough housing for low-income families principally because: (1) the availability of the lowest cost

housing is not always where the poor can get to it, and because (2) so much of the cheapest available housing is substandard, that is, lacking indoor plumbing and hot water, badly deteriorated, or overcrowded. In all conscience, housing that may have been suitable for one family cannot be counted as suitable when three or four families are sardined into it. Virtually, all slum housing is filter-down housing -- which is proof enough of its adequacy.[1]

In Cherokee County, the filtering-down process will be further complicated by the large percentage of existing dilapidated (7.56 percent) and mobile home units (18.93 percent). The dilapidated units will move out of the process and mobile homes will generally have a much shorter life span compared to the conventional home; consequently, putting the person at the bottom of the ladder in a poor position to acquire a dwelling of any kind.

Land Speculation

In older residential areas, land speculation not only raises the cost of land for new housing, but also contributes to the deterioration of existing dwellings. Although an actual need may exist for more commercial or industrial property in certain areas, speculation tends to bring about excessive deterioration in the total environment of a neighborhood, thereby necessitating total rehabilitation or renewal.

The rising cost of land, because of land speculation, places an additional burden upon the low- to moderate-income family wanting to purchase a parcel of land suitable for a housing unit, whether it be a conventional unit or a mobile home unit. Thus, land speculation has an impact upon the total living environment as well as local living environments.

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[1] "Report of The National Committee on Urban Problems to the Congress and President of the United States," p. 11.

Land speculation makes holding property in declining neighborhoods continuously profitable, especially if the owner is able to influence their future redevelopment for commercial or industrial purposes. While holding such property and awaiting future developments to increase the value of an investment the owner may collect rent on his property, thereby providing a continuing long term cash income from his investment. He may also receive economic benefit by allowing any structures on the property to decline and subtracting this depreciation from his annual income, thus reducing his federal income tax payments. Finally, any profits realized from the sale of his property are taxable as long term capital gains and as such are subject to much less tax. All these advantages mean that holding substandard housing in declining neighborhoods is profitable and will remain so unless government moves to make such activity a poor financial risk.

Public Facilities and Services

The availability of both public and private facilities and services is of considerable importance especially for the low-income, elderly and partially disabled. Less likely to own a car, such households find themselves to be much more dependent upon their immediate environment for employment, shopping, and various other activities.

The calibre of public facilities and services which are available is also of major importance. To the extent that such services as police, fire, education, garbage collection, recreation, and many other public services are provided in a manner attuned to local needs, the adequacy of the neighborhood environment will be greatly enhanced.

The presence of adequate public services may partially explain the migration patterns within Cherokee County. For example, the population in

Beaverdam Township, Shoal Creek Township, and Hot House Township has been steadily decreasing since 1940, whereas the population of both Valleytown Township and Murphy Township has increased since 1940.

Impact of Inflation

A significant constraint upon the free flow of the market is caused by the housing cost themselves (including land, financing, materials, and labor) which have been rising during the past several years. A growing number of households are therefore being forced to remain in their present unit or pay a higher proportion of income on housing.

In the case of conventional single family housing units, approximately 61 percent of the construction cost is determined before the builder enters the picture. Thus, the areas in which the builder may actually influence the final cost of housing are relatively small.

Lack of Mortgage Financing

Because of poor credit, lack of savings for a down payment, job insecurity and a general lack of financial stability, lending institutions are reluctant to provide capital to low-income families.

VI

PUBLIC EFFORTS

Public efforts to supply housing to meet the needs of low- to moderate-income families in Cherokee County have been limited to the development of Federal low-rent public housing units. At present, there are two housing authorities in Cherokee County; the Murphy Housing Authority and the Andrews Housing Authority.

The Andrews Housing Authority administers fifty housing units of which fourteen are operated for the elderly. All of the fifty units are located on one site within easy access to public services and living amenities. The Murphy Housing Authority is presently administering eighty units of low-rent housing of which eighteen are operated for the elderly. These eighty units of low-rent housing are located on four different sites, but all are within easy access to needed public facilities and living amenities.

Public housing is providing a safe decent housing unit to many that could not afford anything else; but, at this time there is no money available from the Federal government for construction of low-rent housing units. Cherokee County needs additional low-rent housing units and the respective Housing Authorities are expected to make applications for additional units when the money becomes available.

VII

RECOMMENDATIONS FOR IMPROVING THE HOUSING SITUATION

The housing delivery system is essentially a private system; the production, exchange and management of Cherokee County's housing stock are largely in private hands and are influenced by many factors beyond those in which local government plays a part. Conversely, local government responsibility has implications for housing development and availability also (public utilities, education, health, welfare, police and fire protection, transportation, and land use regulations). Public policy has a direct impact upon housing availability and each policy decision should be considered for its relevancy to housing. Some of the most important policies related to housing include: 1) property taxation, 2) utility extension, 3) transportation thoroughfares, and 4) land use regulations.

In order to insure that each person regardless of income be provided a decent, safe, and sanitary dwelling in a quality living environment, the following recommendations are suggested: 1) eliminate incompatible land use, 2) regulate subdivision development, 3) conserve sound structures and assure quality construction, 4) rehabilitate deteriorated structures, 5) remove dilapidated structures, 6) providing dwellings all families can afford, and 7) education and formulation of plan.

Eliminate Incompatible Land Use

Noxious, incompatible uses of the land, or misuse of land capability have a detrimental impact upon the living environment of Cherokee County.

Noxious or incompatible land uses of the land which, for a variety of reasons are mutually antagonistic toward one another. Such uses are

incapable of harmonious association or blending into a stable condition. Thus, areas where numerous incompatible land uses are found may properly be described as "zones of conflict." Sections of the Town of Murphy might be described as a "zone of conflict"; areas where residential, commercial and industrial uses are mixed. Areas near Marble may be included in a "zone of conflict" because different land uses are competing for the same land.

Misuse of land capabilities have an impact upon housing conditions -- constructing houses in flood plains or on soils too poor to support human habitation. Areas shown on Map 1 may delineate areas where the land is not capable of supporting human habitation adequately.

Regulate Subdivision Development

Once a subdivision has been platted and recorded, it is almost certain that a county or municipality will be locked into that particular pattern (whether good or bad). Two or three large subdivisions of a poor quality could lock Cherokee County into a "straight jacket" for future growth, as there is a limit on the amount of first-class land available for development.

Residential development has moved from an era of single family dwelling construction into larger scale residential developments. Today, virtually entire residential neighborhoods may be created by single developments. Considering the impact such developments have on any locality the need for regulation is greater now than ever before.

Presently, Cherokee County is studying the possibility of adopting a County-wide subdivision regulation (outside municipal planning jurisdictions).

Conserve Sound Structures and Assure Quality Construction

The newer housing in Cherokee County is in sound condition, however, precautions should be taken to assure quality construction and proper maintenance of older structures which are more likely to become substandard through neglect. Structural improvement campaigns could be continually encouraged among owners of sound housing. Enforcement of the North Carolina Building Code and adoption of a minimum housing code will insure that all new dwellings are properly constructed, free from blighting influences, and adequately served by facilities.

Counties are given the authority to create inspection departments and enforce the State Building Codes by Chapter 153A, Part 4 of the General Statutes. The authority for a county to exercise its police powers to repair, close or demolish dwellings through a minimum housing code is given in Chapter 160A, Article 19, Part 6 of the General Statutes.

Rehabilitate Deteriorated Structures

Rehabilitation of deteriorated dwellings is the single greatest need of the housing program. There are 472 dilapidated housing units and 1,422 deteriorated housing units in Cherokee County at present.

Scattered as well as concentrated zones of deterioration must be treated (see Map 1). This means that a program for the rehabilitation of deteriorated residential structures must be both broad and extremely flexible. Adoption of a minimum housing code accompanied by proper inspection and enforcement, will provide the basic instrument for rehabilitation of deteriorated structures. However, there must be a constant awareness that without careful administration, this policy can become a tremendous burden on the very families whose housing it is intended to improve.

The Farmers Home Administration Rural Housing Home Repair Program is a loan assistance program designed to aid the needy owner occupant to secure credit for improving the health and safety aspects of his home. Funds are available for roof repairs, screens, wiring, foundation work, addition of a room and more. Detailed information can be secured at a local Farmers Home Administration office.

Remove Dilapidated Structures

Within Cherokee County there are a number of dilapidated dwellings unfit for human habitation. If sufficient replacement housing is made available, strict enforcement of a minimum housing code can remove these structures from the market. Until relocation housing is made available to those families residing in dilapidated structures, the code should be applied to units as they become vacant. Presently, there are no public low-rent housing units available and no money available to construct additional units. Consequently, it would not be feasible for the County to enforce the minimum housing code at this time because of the unavailability of relocated housing.

Providing Dwellings All Families Can Afford

Housing currently being constructed by private industry is fulfilling the demand created by those with sufficient financial resources; poor families generally have not had the resources necessary to enter this market without some form of public assistance and government has not moved fast enough to provide this assistance. Thus, families in Cherokee County are divided into two groups - one to be served by the private market and the other to be served by someone else unnamed.

In order to provide a decent housing unit to all citizens of Cherokee County, some balance between market price and personal income will have to

be met. If builders could provide a low-cost quality product, then a certain amount of the problem could be eliminated; but, this does not seem realistic at this time.

The only plausible long-range solution for housing low-income families appears to be public subsidies and up to now the Federal Government has been the primary source of such subsidies. Presently, the Federal Government has placed a freeze on nearly all new approvals for subsidized housing in order to take a lengthy look at the programs before making any decision on replacement of existing programs. Most of the programs effected are administered by the Department of Housing and Urban Development although some programs administered by the Farmers Home Administration in the Department of Agriculture also were subjected to the freeze. Apparently, the Federal Housing Administration (FHA) program of mortgage insurance has not been effected.

Currently, the Senate Banking Committee has been working on a bill called the housing-community development omnibus bill which includes both liberalized urban and rural housing programs. The bill, to become law, must first be acted upon by the Senate, the House, then signed by the President. If this particular bill does not pass, it is expected that something similar will pass and become law.

Education and Formulation of Plan

Perhaps the most important suggestion for improving the housing situation in Cherokee County is education of the public. Before any problem can be solved, it first has to be recognized as a problem, then programs can be initiated to combat the problem.

Before any program can begin in Cherokee County, it will take the interest of both County and municipal officials, builders, bankers, and interested citizens.

SUMMARY

It is evident that Cherokee County is needy of sound housing units now, and the need for sound housing which all families can afford will still exist in 1980. More than physical rehabilitation will be needed to upgrade the overall living environment -- the socio-economic status of low-income families will have to be improved. Poor housing in Cherokee County cannot be eliminated by the Federal Government alone; the support of County officials and citizens alike is a necessity if substandard living conditions are to be improved.

ENVIRONMENTAL ASSESSMENT FOR THE

CHEROKEE COUNTY

HOUSING WORK ELEMENT

The objective of the Cherokee County Housing Work Element is to examine the quantity and quality of the existing housing stock, to relate factors which influence future housing problems and needs within the County, and to recommend planning activities and implementation tools which are aimed at generally improving the housing environment.

The Housing Work Element recognizes the need for additional decent, safe, and sanitary housing units within the County. New living structures will be constructed in the County whether they be mobile home units, single-family dwelling units, multi-family dwelling units or public housing units. The Housing Work Element recommends how the County may set about improving the overall living environment for all Cherokee County citizenry and it is these recommendations that concern the total environment of the County.

ENVIRONMENTAL ACTION

ENVIRONMENTAL FACTORS	Eliminate Incompatible Land Use	NO ACTION	Regulate Subdivision Development	NO ACTION	Conserving Sound Structures	NO ACTION	Assure Quality Construction	NO ACTION	Rehabilitate Deteriorated Structures	NO ACTION	Remove Dilapidated Structures	NO ACTION	Provide Dwellings All Families Can Afford	NO ACTION
Soil Erosion	+	0	+	-	0	0	0	0	+	-	0	0	0	0
Water Pollution - Siltation of Streams	0	0	+	-	0	0	0	0	+	-	0	0	0	0
Vegetation - Trees and Shrubs	+	-	+	-	0	0	0	0	+	-	0	0	0	0
Aquatic Plants	0	0	+	-	0	0	0	0	+	-	0	0	0	0
Wildlife	0	0	+	-	0	0	0	0	+	-	+	0	0	0
Fish and Aquatic Organisms	0	0	+	-	0	0	0	0	+	-	0	0	0	0
Macro - Wilderness & Open Spaces	+	-	+	-	0	0	+	-	+	-	+	-	-	0
Aesthetic Qualities	+	-	+	-	+	-	+	-	+	-	+	-	+	-
Micro - Open Space Qualities	+	-	+	-	0	0	+	-	0	0	0	0	0	0
Misuse of Land Capabilities	+	-	+	-	0	0	0	0	+	0	+	0	+	0
Endangered Species Plant and Animal	+	0	+	0	0	0	+	0	+	0	0	0	0	0
Committing Additional Resources	0	0	0	-	+	-	+	-	+	-	0	0	-	+
Land Use Compatibility	+	-	+	-	0	0	+	-	0	0	0	0	+	0

\+ Positive effect upon the environment.
\- Negative effect on the environment.
0 No significant effect on the environment.